Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 1 of 42

B1 (Official Form 1) (04/13) UNITED STATES BANKRUPTCY COURT VOLUNTARY PETITION Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Hartman, Angela Marie All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 3147 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 770 W Homer St Freeport, IL stephen SON ZIP CODE 61032 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Z Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other **Chapter 15 Debtors** Tax-Exempt Entity Nature of Debts (Check box, if applicable.) Country of debtor's center of main interests: (Check one box.) Debts are primarily consumer □ Debts are debts, defined in 11 U.S.C. Debtor is a tax-exempt organization primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors M П 50,0FIErED 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-5,000 10,000 25,000 50,000 UNITED STATES BANKAUPTCY COURT Estimated Assets NORTHERN DISTRICT OF LLINOIS П П \$0 to \$50,001 to \$100,001 to \$500,00000B More man 15 to \$1 billion 5 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 million million million million million Estimated Liabilities JEFEREY P. ALESTEADT П CLERK \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 ۷G \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500

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Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 2 of 42

B1 (Official Form 1) (04/13) Page 2 Voluntary Petition Name of Debtor(s): Hartman, Angela Marie (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Date Filed: 10/29/2012 Northern District of Illinois Case Number: 12-84048 Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). \Box Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Page 3 of 42 Document B1 (Official Form 1) (04/13) Page 3 Voluntary Petition Name of Debtor(s): Hartman, Angela Marie (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such (Check only one box.) chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition: order granting recognition of the foreign main proceeding is attached. Х X (Signature of Foreign Representative) Х Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name attached. Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) Address

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date

defined in 11 U.S.C. § 110, (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is

state the Social-Security number of the officer, principal, responsible person or

X Signature

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re <u>Hartman, Angela Marie</u>	Case No.	
Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 5 of 42

	В	1D	(Official	Form	1,	Exh.	D) ((12/09)) - Con
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Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Singela Hardman

Date: 2-19-15

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re_Hartman, Angela Marie	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 1,500.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 59,903.81	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2		yer de la gra Ogra yet ar yali da ba kud	\$ 1,918.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 1,805.00
T	OTAL	20	^{\$} 1,500.00	\$ 59,903.81	

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re <u>Hartman, Angela Marie</u> ,	Case No
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	2,603.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	2,603.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,918.00
Average Expenses (from Schedule J, Line 18)	\$ 1,805.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,918.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 59,903.81
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 59,903.81

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 8 of 42

B6A (Official Form 6A) (12/07)

In re	Hartman, Angela Marie	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

(Report also on Summary of Schedules.)

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 9 of 42

B 6B (Official Form 6B) (12/07)

In re_	Hartman, Angela Marie	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	,			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash - 770 W Homer St Freeport IL 61032		250.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	×			
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings - 770 W Homer St Freeport IL 61032		1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		-	
6. Wearing apparel.	***	Wearing Apparel - 770 W Homer St Frpt IL		250.00
7. Furs and jewelry.	х			pertra en en
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	transka († 1965) 1965 - Janes Johnson, skripter († 1965)		
10. Annuities. Itemize and name each issuer.	X		,	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 10 of 42

B 6B (Official Form 6B) (12/07) -- Cont.

In re	Hartman, Angela MarieX	,	Case No.	
	Debtor	***************************************		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X *****			
16. Accounts receivable.	Х	en de fitte de files différences and en Enverence d'éligit nouléer		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х	i kitelikili ja oli filiki kilokete tili oli keele tiiti oli keele		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 11 of 42

B 6B (Official Form 6B) (12/07) -- Cont.

In re_	Hartman, Angela MarieX	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×	: 4 10 10 10 10 14 14 16 16 16 16 16 16 16 16 16 16 16 16 16		
25. Automobiles, trucks, trailers, and other vehicles and accessories.	×			
26. Boats, motors, and accessories.	X	ery to be disequited in the public and extreme diseas		
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	x		Tara di s	and a kather the annual pelonda
29. Machinery, fixtures, equipment, and supplies used in business.	(X			
30. Inventory.	х			
31. Animals.	X :::		20 2023 2033	
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	х		447	
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		O continuation sheets attached Total	>	\$ 1,500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 12 of 42

B 6C (Official Form 6C) (04/10)

In re	Hartman, Angela Marie	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: *(Check one box)*

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

 $\ \square$ Check if debtor claims a homestead exemption that exceeds \$146,450.*

DESCRIPTION OF PROPERTY SPECIFY LAW PROVIDING EACH EXEMPTION		VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
Cash	735 ILCS 5/12-1001(g)(1)	100.00	250.00	
Household Goods and Furnishings	735 ILCS 5/12-1001(b)	4,000.00	1,000.00	
Wearing Apparel	735 ILCS 5/12-1001(a)	100.00	250.00	

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 13 of 42

B 6D i	(Official	Form	6D)	(12/07)

In re Hartman, Angela Marie ,	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			YALLI O					
ACCOUNT NO.	 		VALUE \$	<u> </u>	 			
The state of the s								
			VALUE \$					
ACCOUNT NO.								
				A. The state of th	;			
0		***************************************	VALUE \$ Subtotal ▶	<u> </u>	<u> </u>	<u> </u>	6	
O continuation sheets attached			(Total of this page)				0.00	\$
			Total ► (Use only on last page)				\$ 0.00	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Page 14 of 42 Document

B 6E (Official Form 6E) (04/10)

In re	Hartman, Angela Marie	Case No
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hushand, Wife. Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Iotals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 15 of 42

B 6E (Official Form 6E) (04/10) – Cont.	
In re_Hartman, Angela Marie	, Case No
Debtor	(if known)
 -	
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farm	ner or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase that were not delivered or provided. 11 U.S.C. § 507(a)(7).	se, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Un	nits
Taxes, customs duties, and penalties owing to federal, state, and	local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depo	sitory Institution
Claims based on commitments to the FDIC, RTC, Director of th Governors of the Federal Reserve System, or their predecessors of \$ 507 (a)(9).	ne Office of Thrift Supervision, Comptroller of the Currency, or Board of r successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was In	ntoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on 4/01/13, and every three yadjustment.	vears thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 16 of 42

B 6F (Official Form 6F) (12/07)

In re	Hartman, Angela Marie	Case No.
-	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

and Related Data			•					,
☐ Check this box if debtor has no	creditor	s holding uns	ecured claims to report on this Schedu	ıle F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOU CLA	
ACCOUNT NO. 71244			10/12					
Advance America 1770 S Residential Dr Freeport, IL 61032							1	,463.51
ACCOUNT NO. 70090			09/12					
Advance America 1770 S Residential Dr Freeport, IL 61032								295.64
ACCOUNT NO. 203931			12/15/09					
AFNI Po Box 3097 Bloomington, IL 61702			Verizon					192.00
ACCOUNT NO. 25570726			2014					
Alliance One PO Box 3111 Southeastern, PA 19398-3111								493.20
					Subt	otal➤	\$ 2	444.35
Continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$			

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 17 of 42

B 6F (Official Form 6F) (12/07) - Cont.

In re	Hartman, Angela Marie	,	Case No.	
	Debtor	-	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 13 Americollect Inc 814 S 8th St Manitonoc, WI 54220			01/12 Madison Radiologist				23.00
ACCOUNT NO. 515593016468 Capital One PO Box 5253 Carol Stream, IL 60197			01/25/10				2,483.00
ACCOUNT NO. 52054 CBE Group Inc 131 Tower Park Dr Waterloo, IA 50704			04/23/12 Direct TV				1,341.00
ACCOUNT NO. 2317174095 Com Ed Po Box 6111 Carol Stream, IL 60197-6111			01/15				500.57
ACCOUNT No. 8771103420338 Comcast PO Box 3002 Southeastern, PA 19398-3002			2014				280.50
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				total➤	\$ 4,628.07		
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) tistical	\$	

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 18 of 42

B 6F (Official Form 6F) (12/07) - Cont.

In re	Hartman, Angela Marie	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			7				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 600466802945			07/13/00				
Comenity Bank PO Box 182789 Columbus, OH 43218			Fashion Bug				515.00
ACCOUNT NO. 5806			01/08/09				
Credit Bureau Center 1804 10th Street Monroe, WI 53566			Highland Community College				1,531.00
ACCOUNT NO. 00480669			01/12				
Creditors Protection Services 308 W State St Suite 485 Rockford, IL 61110							273.52
ACCOUNT NO. 0201551785			06/22/00				
Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263							35,994.00
ACCOUNT NO. 9843			06/09				
National Credit System 117 E 24th St 5th Floor New York, NY 10010							947.00
Sheet no. 2 of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					total➤	\$ 39,260.52	
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 19 of 42

B 6F (Official Form 6F) (12/07) - Cont.

In re	Hartman, Angela Marie	Case No.
	Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	,						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 255662185208			09/05/06				
National Education Services 200 West Monroe Chicago, IL 60606			Student Loan				2,603.00
ACCOUNT NO. 7462930100			2010				
Nicor Gas PO Box 5407 Carol Stream, IL 0197-5407							533.68
ACCOUNT NO. 71547640384			01/15				, , , , , , , , , , , , , , , , , , , ,
Nicor Gas PO Box 5407 Carol Stream, IL 0197-5407							1,027.28
ACCOUNT NO. 11503			05/14/09				
OAC PO Box 371100 Milwauke, WI 53237							510.00
ACCOUNT NO. 13110			12/21/09				
OAC PO Box 371100 Milwauke, WI 53237							420.00
Sheet no. 3 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				\$ 5,093.96			
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 20 of 42

B 6F (Official Form 6F) (12/07) - Cont.

In re	Hartman, Angela Marie	,	Case No.
	Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1196-22100 Security Finance Corp PO Box 3146 Spartanburg, SC 29304			09/28/12				696.00
ACCOUNT NO. 212135204116 Springleaf 1888 S West Ave Freeport, IL 61032			02/24/12				3,565.00
ACCOUNT NO. 2008SC407 Stephenson Co Courthouse 15 N Galena Ave Freeport, IL 61032			05/14/09				3,184.48
ACCOUNT No. 850588387 US Cellular Dept 0205 Palatine, IL 60055-0205			2014				1,031.43
ACCOUNT NO.							
Sheet no. ☐ of ☐ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					total ≯	\$ 8,476.91	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 59,903.81		

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 21 of 42

B 6G (Official Form 6G) (12/07)	
In re_Hartman, Angela Marie	Case No
Debtor	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 \square Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 22 of 42

B 6H (Official Form 6H) (12/07)

In re	Hartman, Angela Marie ,	Case No.
	Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 23 of 42

Desire 1 Argain Marie Notation United States Bankrustry Court for the: Check if this is: Check if thi	F	ill in this in	formation to identify	your case:						
Delitor 2 (Speake, Friendley) Delitor 2 (Speake, Friendley) Delitor 3 (Speake, Friendley) Delitor 3 (Speake, Friendley) Delitor 4 (Speake, Friendley) Delitor 4 (Speake, Friendley) Delitor 5 (Speake, Friendley) Delitor 6 (Speake, Friendley) Delitor 6 (Speake, Friendley) Delitor 6 (Speake, Friendley) Delitor 6 (Speake, Friendley) Delitor 7 (Speake, Friendley) Delitor 7 (Speake, Friendley) Delitor 8 (Speake, Friendley) Delitor 8 (Speake, Friendley) Delitor 8 (Speake, Friendley) Delitor 9 (Speake, Friendley) Delito		Debtor 1	Angela	Marie	Hartman					
Security of the process Lax Name Lax N			First Name	Middle Name	Last Name		·			
Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married reciple are filing together (Debtor 1 and Debtor 2), both are equally responsible for the following date: If you are experied and your spouse is not filing with you, do not include information about your spouse. If you are experied and your spouse is not filing with you, do not include information about your spouse. If you are experied and your spouse is not filing with you, do not include information about your spouse. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Number Street Let work on the passon on the lines below. If you need more space, attach a separate sheet to this form. If you have nothing to report for any line, write \$0 in the space, include your non-filling spouse unless you are experted. If you ro your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you roy or non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you red more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filling apouse. Let monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			First Name	Middle Name	Last Name					
Official Form B 6 Schedule I: Your Income Ba as complete and accurate as possible. If two married people are filing together (Debtor 2, both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Describe Employment I. Fill in your employment I. For Debtor 1 I. For Debtor 2 or non-filing spouse I. For Debtor 2 or non-filing spouse I. For Debtor 2 or non-filing spouse I. List monthly gross wages, salary, and commissions (before all payroli deductions). If not pald monthly, calculate what the monthly wage woud be. I. Sumate and list monthly overtime pay. I. Estimate and list monthly overtime pay. I. For Debtor 2 or non-filing spouse	ار	Inited States E	Bankruptcy Court for the:	Northern District of Illinois	3					
An amended filling A supplement showing post-petition chapter 13 income as of the following date: MMI/DDTYYYY Schedule I: Your Income Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you not be the first of the filling with you, do not include information about your spouse, it was a parate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Politic Describe Employment Information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker. If it apples. City State ZIP Code City State ZIP Code Employer's name Employer's name Employer's name Employer's name Employer's name Employer's name Employer's name include pages, write your name and case number (information about your pour non-filing spouse name non-filing spouse nave more than one employer, combine the information for all employers for that person on the lines below. If you not your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you not your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you not man filing spouse non-filing spouse. 2. List monthly gross wages, salary, and commissions (hefore all payrol) deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ \$			***************************************					Check if	this is:	
Chapter 13 income as of the following date: MMY DD / YYYY Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and nort filing plottly, and your spouse is not filing with you, denote and advanced and a separate sheet to this form. On the top of any additional pages, write your name and case number (If known). Answer every question. Part 12 Describe Employment Information. If you have more than one job, attach a separate page with information about additional employers. Debtor 1 Debtor 2 or non-filing spouse Employer status Debtor 1 Debtor 2 or non-filing spouse Employed work. Occupation may include student or homemaker, if it applies. Employer's name Em	Ľ,				·····			-	•	
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filling together (Debter 1 and Debter 2), both are equally responsible for supplying correct information. If you are married and not filling iolightly, and your spouse is living with you, include information about your spouse is provided in the provided information about your spouse is living with you, include information about your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If you have more than one job, attach a separate sage with information. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Cocupation or may include student or homemaker, if it applies. Employer's address Employer's address Employer's address Employer's address Number Street How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space, include your non-filling spouse unless you are separated. If you or your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, altach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filling spouse 2. List monthly gross wages, salary, and commissions (before all payroli deductions). If not paid monthly, calculate what the monthly wage would be. 2. Sound 1 For Debtor 2 or non-filling spouse										g date:
Be as complete and accurate as possible. If two married people are filling together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If you are spearated and your spouse is not filling with you, do not include information about your spouse, attach a separate and your spouse is not filling with you, do not include information about your spouse. If you have proved information about your spouse, include your name and case number (if known). Answer every question. Part 1: Describe Employment If you have more than one job, altach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. City State ZIP Code How long employed there? Part 2: Give Details About Monthly income Employer's address Number Street Number Street City State ZIP Code How long employed there? City State ZIP Code City State ZIP Code City State ZIP Code Litt monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space, include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$	<u>O</u>	fficial F	orm B 6I							9
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If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's name Employer's address Number Street Number Street Number Street Number Street Number Street Part 2: Give Details About Monthly income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filling spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \(\) 0.00 \(\) \(\	1.									
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Occupation or homemaker, if it applies. Employer's name		Include par	t-time, seasonal, or							
Employer's address Number Street Number Street		Occupation	may Include student	Occupation	 					
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2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 7. In a commission of the payroll payroll and the monthly wage would be. 8. O.00 \$		If you or yo	ur non-filing spouse ha	ve more than one employe	er, combine the info nis form.	rmatio	on for all	employers	for that person on the lines	
deductions). If not paid monthly, calculate what the monthly wage would be. 2. \$ 0.00 \$ 3. Estimate and list monthly overtime pay. 3. +\$ 0.00 + \$							For I	Debtor 1		
	2.					2.	\$	0.00	\$	
4. Calculate gross income. Add line 2 + line 3. 4. \$	3	Estimate	and list monthly over	time pay.		3.	+\$	0.00	+ \$	
	4.	Calculate	gross income. Add lir	ne 2 + line 3.		4.	\$	0.00	\$	

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 24 of 42

Debto	r 1 Angela First Name	Marie Middle Name Last Name	Hartman		Ca	ise number (if ki	nown)		
	riist Name	wilddie Name Last Name							
					For	Debtor 1	For Debtor 2 or non-filing spou		
C	opy line 4 here			≯ 4.	\$_	0.00	\$		
5. Li	st all payroll deduc	tions:							
5	ia. Tax, Medicare, a	and Social Security deduction	ns	5a.	\$	0.00	\$		
		ributions for retirement plans		5b.	\$	0.00	\$ \$	_	
5	ic. Voluntary contri	butions for retirement plans		5c.	\$	0.00	\$		
5	id. Required repayr	nents of retirement fund loar	าร	5d.	\$	0.00	. + <u></u>	_	
5	e Insurance			5e.	\$	0.00			
5	f. Domestic suppo	ort obligations		5f.	\$	0.00	\$		
5	ig. Union dues			5g.	\$	0.00	\$		
	-	s. Specify:		5h.	+\$	0.00	+ s		
		uctions. Add lines 5a + 5b + 5		6.	\$	0.00	\$		
7. C	Calculate total mont	thly take-home pay. Subtract	line 6 from line 4.	7.	\$	0.00	\$		
8 1	ist all other income	regularly received:							
		rental property and from op	perating a business,						
		nt for each property and busine and necessary business expene.		8a.	\$	0.00	\$	******	
8	Bb. Interest and divi	dends		8b.	\$	0.00	\$		
8	c. Family support pregularly received	oayments that you, a non-fili	ng spouse, or a depende	ent			· 		
	include alimony, s settlement, and p	spousal support, child support, roperty settlement.	maintenance, divorce	8c.	\$	0.00	\$		
8	d. Unemployment o	compensation		8d.	\$	0.00	\$		
8	e. Social Security			8e.	\$	1,492.00	\$		
8	Include cash assi- that you receive, Nutrition Assistan	nt assistance that you regule stance and the value (if known such as food stamps (benefits ce Program) or housing subsice) of any non-cash assistan under the Supplemental lies.	nce 8f.	\$	0.00	\$		
8	g. Pension or retire	ement income		8g.	œ.	0.00	c		
		ncome. Specify: foster care	e pavment	8h.	+ e	426.00	Ψ		
	-	a. Add lines 8a + 8b + 8c + 8d		9.	\$_	1,918.00	\$		
10 C a	ilculate monthly inc	come. Add line 7 + line 9.						ゴ 「	
		10 for Debtor 1 and Debtor 2 of	r non-filing spouse.	10.	\$	1,918.00	+ \$	=	\$
		r contributions to the expens	•					L	
ot	her friends or relative					-			
_	pecify:	ounts already included in lines	2-10 or amounts that are	not av	/allable	to pay expe	nses listed in <i>Schedul</i> 	le J. 11. + \$	50.00
		e last column of line 10 to th he Summary of Schedules and							\$1,918.00
13. D	o you expect an ind	crease or decrease within the	e year after you file this f	form?	•			ın	monthly income
Ë	Yes. Explain:							-	
-	- L_								

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 25 of 42

Fill in this	information to identify	your case:					
Debtor 1	Angela	Marie	Hartman		Check if this is:		
Debtor 2	First Name	Middle Name	Last Name		processor .		
(Spouse, if filin	g) First Name	Middle Name	Last Name		An amended	•	-petition chapter 13
United State	s Bankruptcy Court for the:	Northern District of Illinois	3			of the following	
Case numbe	er				MM / DD / YYY	<u></u>	
	F D01					ing for Debtor 2 eparate house	2 because Debtor 2
·	Form B 6J	ur Expense	•			,	
Be as comp	lete and accurate as po	ssible. If two married peo	ple are fili	ng together, both . On the top of ar	are equally respon ny additional pages,	sible for supply write your nam	ing correct e and case number
		senoid					
1. Is this a jo							
	io to line 2. loes Debtor 2 live in a s	eparate household?					
	J _{No}						
		e a separate Schedule J.					
2. Do you ha	ive dependents?	TINO	· Personne de la companya del companya de la companya de la companya del companya de la companya	den var Artinette dade i direkte direkte keltet kilon omgjen oprogramjeno		en de la composition	e de la desta de la comencia de presenta que esta q La comencia de la co
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this informeach dependent		Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
Do not sta	te the dependents'			Daughter Foster Child		_16	No ✓ Yes
namo.						4	No
				**************************************			✓ Yes
					***********		No
							Yes
							No Yes
							No
					· · · · · · · · · · · · · · · · · · ·		Yes
expenses	xpenses include of people other than and your dependents?	✓ No ☐ Yes					
Part 2:	stimate Your Ongoi	ng Monthly Expenses					
<u> </u>		bankruptcy filing date un	lose vevi e	ro uning this form		Ob 40 -	
	of a date after the ban	kruptcy is filed. If this is a					
Include exp	enses paid for with non	-cash government assista	ance if you	know the value			
of such assi	stance and have includ	ed it on Schedule I: Your	Income (C	Official Form B 61.	.)	Your expe	nses
	al or home ownership e for the ground or lot.	xpenses for your residen	ce. Include	first mortgage pay	ments and 4.	\$	475.00
If not inc	luded in line 4:						
4a. Rea	l estate taxes				4a .	\$	0.00
4b. Pro	perty, homeowner's, or re	enter's insurance			4b.	\$	0.00
4c. Hon	ne maintenance, repair, a	and upkeep expenses			4c.	\$	0.00
4d. Hon	neowner's association or	condominium dues			4d.	\$	0.00

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 26 of 42

 Debtor 1
 Angela
 Marie
 Hartman
 Case number (if known)

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	180.00
6b. Water, sewer, garbage collection	6b.	\$,
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
6d. Other. Specify:	6d.	\$	
7. Food and housekeeping supplies	7.	\$	300.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	
10. Personal care products and services	10.	\$	
11. Medical and dental expenses	11.	\$	
12. Transportation. Include gas, maintenance, bus or train fare.		_	
Do not include car payments.	12.	\$	200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
14. Charitable contributions and religious donations	14.	\$	20.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify:	15d.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In	icome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 27 of 42

Debtor 1	Angela	Marie	Hartman	Case number (if known)		
	First Name	Middle Name Last N	lame			
21. Oth	er. Specify:			21.	+\$	0.00
00 Va		ana Add than Adam at the	04		As a particular desired the particular desired to the particular desir	
	result is your mon	ses. Add lines 4 through this expenses.	21.	22.	\$	1,805.00
	•	•		An har	The second section of the second second second second section section section second s	
23 Calc	ulate your month	h not incomo				
23a.	•	ur combined monthly inco	ome) from Schedule I	23a.	\$	1,918.00
23b.		nly expenses from line 22	,	23b.	•	1,805.00
				200.	_\$	1,000.00
23c.	•	onthly expenses from you r monthly net income.	r monthly income.	23c.	\$	113.00
	The result is you	monthly not moonle.		236.		
24. Do y	ou expect an inc	rease or decrease in you	ur expenses within the year a	fter you file this form?		
			your car loan within the year or			
mon	gage payment to I	ncrease or decrease beca	ause of a modification to the ten	ms of your mortgage?		
,,,,,,,,,	lo.					
L Y	es. Explain he	ere:				

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 28 of 42

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re_	Hartman, Angela Marie	Case No.
	Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date 2 - 19 - 15	A = A = A + A + A + A + A + A + A + A +
Date	Signature: 600 ge da 41024111an
	Deoloi
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices promulgated pursuant to 11 U.S.C. § 110(h) setting a m	kruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, who signs this document.	state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
ζ	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individ	uals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
	uals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attack	additional signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attack A bankruptcy petition preparer's failure to comply with the party of the party o	
f more than one person prepared this document, attack A bankruptcy petition preparer's failure to comply with the plants. S 156. DECLARATION UNDER PE	n additional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
f more than one person prepared this document, attack bankruptcy petition preparer's failure to comply with the partnership l of the	n additional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the formoration or partnership named as debtor in this case, declare under repulsy of partnership.
f more than one person prepared this document, attack bankruptcy petition preparer's failure to comply with the partnership] of the ead the foregoing summary and schedules, consisting	n additional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
the bankruptcy petition preparer's failure to comply with the partnership of the	n additional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the footpooration or partnership) named as debtor in this case, declare under repulse of partnership.
f more than one person prepared this document, attack bankruptcy petition preparer's failure to comply with the partnership of the artnership of the ead the foregoing summary and schedules, consistint mowledge, information, and belief.	n additional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the footpooration or partnership) named as debtor in this case, declare under repulse of partnership.
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the factor of the bankruptcy petition preparer's failure to comply with the partnership lof the bankruptcy petition preparer's failure to comply with the partnership lof the	nadditional signed sheets conforming to the appropriate Official Form for each person. Provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have get a sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

B 7 (Official Form 7) (04/10)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:_ Hartman, Angela Marie	Case No.
Debtor	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Income from disability and foster care payments only.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

PAYMENTS/ TRANSFERS PAID OR VALUE OF STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

V

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

 \mathbf{Z}

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None V

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

DebtorCC Online

02/2015

\$9.95

10. Other transfers

None

None

✓

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

6

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

501 S Locust Ave Freeport, IL 61032 Angela Hartman

Oct 2012 - April 2013

r reeport, in 0 1002

989 Monroe Drive

Angela Hartman

prior to Oct 2012

Freeport, IL 61032

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

7

NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Page 36 of 42 Document

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY

BEGINNING AND

8

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

ENDING DATES

None Ø

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

V

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

None	books of account and records of the debtor. If any of the books of account and records are not available,							
	NAME		ADDRESS					
None	d. List all financial institutions, creditor financial statement was issued by the d		cantile and trade agencies, to whom a y preceding the commencement of this case.					
	NAME AND ADDRESS		DATE ISSUED					
····	20. Inventories							
None	a. List the dates of the last two inventor taking of each inventory, and the dollar							
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)					
None	b. List the name and address of the perin a., above. DATE OF INVENTORY	rson having possession of the recor	ds of each of the inventories reported NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS					
	21 . Current Partners, Officers, Dire	ectors and Shareholders						
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.							
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST					
None		, list all officers and directors of the ls, or holds 5 percent or more of th	e corporation, and each stockholder who e voting or equity securities of the NATURE AND PERCENTAGE					
	NAME AND ADDRESS	TITLE	OF STOCK OWNERSHIP					

22 .	Former	partners,	officers,	directors and	shareholders	
		1	,			

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

V

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

10

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 39 of 42

11

	ed by an individual or individual a der penalty of perjury that I have a achments thereto and that they are	read the answers contained	in the foregoing statement of financial affairs
Date	2-19-15	Signature of Debtor	Jenog Za Vecelman
Date		Signature of Joint Debtor (if any)	
I declare unde	on behalf of a partnership or corporation r penalty of perjury that I have read the a at they are true and correct to the best of	nswers contained in the foregoin	ng statement of financial affairs and any attachments belief.
Date		Signature	
		Print Name and Title	
[An	individual signing on behalf of a partner	ship or corporation must indicate	e position or relationship to debtor.]
		continuation sheets attached	
Penalty fo	r making a false statement: Fine of up to \$2	500,000 or imprisonment for up to 2	5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of the mpensation and have properly and, (3) if rules of	of perjury that: (1) I am a bankruptcy per rovided the debtor with a copy of this do r guidelines have been promulgated pursi given the debtor notice of the maximum a	tition preparer as defined in 11 Ucument and the notices and inforuant to 11 U.S.C. § 110(h) settin	J.S.C. § 110; (2) I prepared this document for mation required under 11 U.S.C. §§ 110(b), 110(h), and g a maximum fee for services chargeable by bankruptcy cument for filing for a debtor or accepting any fee from
rinted or Typed Name and Title, if any, of Bankruptcy Petition Preparer		Preparer Social-Secu	rity No. (Required by 11 U.S.C. § 110.)
	preparer is not an individual, state the nather who signs this document.	ame, title (if any), address, and s	social-security number of the officer, principal,
Address			

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 15-80416 Doc 1 Filed 02/19/15 Entered 02/19/15 11:09:22 Desc Main Document Page 40 of 42

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Hartman, Angela Marie	Case No.		
Debtor	Chapter7		
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE		
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the		
Printed name and title, if any, of Bankruptcy Petition Preparer Address: X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor X		
Cube No. (II kilo Wil)	X		
	D.L. (AM. L. CAMACA) CH. D. L		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.